

Massachusetts Division of Insurance  
Report of Membership <sup>1</sup>  
in Closed Nongroup Plans  
as of December 31, 2002

	MEMBERS BY COUNTY COMMERCIAL INSURANCE CARRIERS As of December 31, 2002	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	02 MA TOTAL	01 MA TOTAL
		Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Subscribers at End of Year	Members End of Year
1	Allstate Insurance Company	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	1
2	America Republic Insurance Company	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	1
3	American Life and Casualty Insurance Company	17	10	23	3	9	4	27	2	37	0	14	53	0	15	214	288
4	American National Life Insurance Company of Texas	14	2	1	15	41	0	27	11	44	12	10	12	8	7	204	216
5	Bankers Life and Casualty Company	2	0	0	0	1	0	0	0	6	0	1	2	1	11	24	25
6	Celtic Life Insurance Company	11	2	21	2	21	0	18	3	26	3	13	2	8	8	138	228
7	Central United Life Insurance Company	1	0	0	0	3	0	4	0	1	0	0	2	0	4	15	16
8	Conseco Medical Insurance Company	164	0	25	69	101	8	32	23	137	11	38	25	38	32	703	978
9	Continental Assurance Company	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	3
10	Continental Casualty Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	(The) Equitable Life Assurance Society of the U.S.	47	34	5	10	19	3	8	9	80	7	50	13	21	11	317	314
12	Farm Family Life Insurance Company	2	0	1	0	0	3	0	3	6	0	0	0	0	5	20	21
13	Fortis Insurance Company	383	27	106	120	404	13	83	40	498	49	133	145	68	81	2,150	2,621
14	GE Capital Life Assurance Company	1	0	0	0	0	0	1	0	0	0	1	1	0	0	4	5
15	Golden Rule Insurance Company	132	21	19	12	29	29	15	6	64	14	18	17	9	31	416	592
16	Guardian Life Insurance Company of America	3	0	5	0	3	0	1	1	9	0	2	7	3	0	34	36
17	ING Life Insurance and Annuity Company	2	1	0	0	0	0	2	3	9	0	0	1	1	0	19	23
18	Investors Life Insurance Company of North America	1	0	0	0	0	0	2	0	1	0	2	0	0	0	6	7
19	Knights of Columbus	0	0	0	0	1	0	1	1	1	0	0	0	0	0	4	10
20	Manufacturers Life Insurance Company	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2
21	(The) MEGA Life and Health Insurance Company	19	4	22	6	11	0	0	0	39	0	10	9	6	6	132	151
22	Metropolitan Life Insurance Company	5	2	7	1	13	5	5	3	33	0	10	9	4	5	102	111
23	Mid-West National Life Insurance Company of Tennessee	15	3	3	0	57	3	4	6	39	0	21	10	1	7	169	226
24	Mutual of Omaha Insurance Company	68	16	14	17	63	15	27	25	119	24	32	33	15	18	486	500
25	National Benefit Life Insurance Company	0	0	0	0	0	2	5	4	12	0	0	0	0	4	27	26
26	National Casualty Company	0	0	2	0	0	0	0	0	0	0	0	0	2	2	6	6
27	National Financial Insurance Company	3	0	0	5	1	0	1	0	10	0	0	0	0	0	20	26
28	National Health Insurance Company	7	0	4	0	23	2	5	1	21	0	0	4	1	12	80	108
29	New York Life Insurance Company	5	0	2	0	1	2	0	0	4	0	2	1	6	2	25	25
30	Pioneer Life Insurance Company	8	2	6	2	6	0	4	0	18	2	2	8	8	0	66	66
31	(The) Prudential Insurance Company of America	57	17	44	3	30	7	29	11	89	16	35	12	24	31	405	500
32	Thrivent Financial for Lutherans (admin.by Trustmark Ins. Co.) <sup>2</sup>	0	0	0	0	0	0	0	2	0	0	0	0	0	0	2	0
33	(The) Travelers Insurance Company	0	0	0	0	0	1	2	0	0	0	0	0	0	1	4	7
34	Trustmark Insurance Company	25	2	10	4	13	2	18	8	28	2	26	14	4	6	162	183
35	UNICARE Life and Health Ins. Co.	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	1
36	United HealthCare Insurance Company	0	0	1	0	1	0	2	0	3	0	3	0	0	0	10	12
37	United Teacher Associates Insurance Company	10	1	3	0	8	1	12	2	12	1	14	2	8	9	83	84
38	Washington National Insurance Company	2	0	4	2	6	2	2	2	14	0	2	4	6	14	60	79
	<b>TOTALS:</b>	<b>1,005</b>	<b>144</b>	<b>328</b>	<b>271</b>	<b>865</b>	<b>102</b>	<b>337</b>	<b>166</b>	<b>1,363</b>	<b>141</b>	<b>439</b>	<b>387</b>	<b>242</b>	<b>322</b>	<b>6,112</b>	<b>7,498</b>
	<b>2002 Massachusetts Population <sup>3</sup></b>	<b>228,577</b>	<b>133,462</b>	<b>543,434</b>	<b>15,431</b>	<b>735,606</b>	<b>71,721</b>	<b>459,116</b>	<b>153,399</b>	<b>1,474,160</b>	<b>10,416</b>	<b>656,486</b>	<b>485,747</b>	<b>689,925</b>	<b>770,321</b>	<b>6,427,801</b>	<b>6,401,164</b>
	<b>2002 Market Penetration Rate <sup>4</sup></b>	<b>0.4%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>1.8%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>1.4%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>0.1%</b>

<sup>1</sup> According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).

<sup>2</sup> Effective May 21, 2002 Aid Association For Lutherans changed its name to Thrivent Financial for Lutherans.

<sup>3</sup> 2002 Population Source: Table CO-EST2002-02-25 - Massachusetts County Population Estimates and Population Change: July 1, 2001 to July 1, 2002.  
Source: Population Division, U.S. Census Bureau. Release Date: April 17, 2003

<sup>4</sup> Total Massachusetts members divided by the 2002 Massachusetts population.